

Fill in this information to identify the case:

Debtor 1 Kristin Renee Ruhlman

Debtor 2
(Spouse, if filing) _____

United States Bankruptcy Court for the: Middle District of Pennsylvania

Case number 2200208

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor:
Wells Fargo Bank, N.A.

Court claim no. (if known): 4

Date of payment change:

Must be at least 21 days after date of this notice 07/01/2023

New total payment:

Principal, interest, and escrow, if any \$ 1197.08

Last 4 digits of any number you use to identify the debtor's account:

7 8 0 5

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

- ☐ No
- ☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$ 413.39

New escrow payment: \$ 405.16

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

- ☒ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☐ No
- ☒ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.
(Court approval may be required before the payment change can take effect.)

Reason for change:

Payment change resulting from a decrease in premium for Mortgage Insurance

Current mortgage payment: \$ 1205.31

New mortgage payment: \$ 1197.08

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☒ I am the creditor.

☐ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X

/s/Megan McAfee

Date 05/31/2023

Signature

Print: McAfee, Megan

First Name

Middle Name

Last Name

VP of Loan Documentation

Title

Company Wells Fargo Bank, N.A.

Address MAC N9286-01Y

Number

Street

P.O. Box 1629

Address 2

Minneapolis

MN

55440-9790

City

State

ZIP Code

Contact phone 800-274-7025

NoticeOfPaymentChangeInquiries@wellsfargo.com

Email

UNITED STATES BANKRUPTCY COURT

Middle District of Pennsylvania

Chapter 13 No. 2200208

Judge: Henry W. Van Eck

In re:

Kristin Renee Ruhlman

Debtor(s).

CERTIFICATE OF SERVICE

I hereby certify that this Notice, including all attachments, is being served on or before June 01, 2023 via filing with the US Bankruptcy Court's CM ECF system or by mailing or providing a copy of this document to a vendor for mailing: By U.S. Postal Service First Class Main Postage Prepaid or FedEx.

Debtor:

By U.S. Postal Service First Class Mail Postage Prepaid or FedEx

Kristin Renee Ruhlman
1322 Bannister Street

York PA 17404

By U.S. Postal Service First Class Mail Postage Prepaid or FedEx

N/A

Debtor's Attorney:

By Court's CM/ECF system registered email address

Brent Diefenderfer
CGA Law Firm
135 North George Street

York PA 17401

By Court's CM/ECF system registered email address

N/A

Trustee:

By Court's CM/ECF system registered email address

Jack N Zaharopoulos

8125 Adams Drive, Suite A

Hummelstown PA 17036

/s/Megan McAfee

VP of Loan Documentation

WELLS
FARGO

HOME
MORTGAGE

Return Mail Operations
PO Box 14547
Des Moines, IA 50306-4547

Escrow Review Statement

For informational purposes only

Statement Date:

May 12, 2023

Loan number:

Property address:

1322 BANNISTER STREET
YORK PA 17404

KRISTIN R RUHLMAN
1322 BANNISTER ST
YORK PA 17404-4909

Customer Service



Online
wellsfargo.com



Telephone
1-800-340-0473



Correspondence
PO Box 10335
Des Moines, IA 50306



Hours of operation
Mon - Fri 7 a.m. - 7 p.m. CT



To learn more, go to:
wellsfargo.com/escrow

We accept telecommunications relay service calls

PLEASE NOTE: If you are presently seeking relief (or have previously been granted relief) under the United States Bankruptcy Code, this statement is being sent to you for informational purposes only. The summaries below are based on the terms of the loan and are provided for informational purposes only.

These amounts are governed by the terms of the loan unless otherwise reduced by an order of the bankruptcy court. Because the amounts billed for the escrow items can change over time, we review the escrow account at least once per year to ensure there will be enough money to make these payments. Once the review is complete, we send the escrow review statement, also known as the escrow account disclosure statement.

Here's what we found:

- Required minimum balance:** The escrow account balance is projected to be above the required minimum balance. This means there is an **overage**.
- Payments:** As of the **July 1, 2023** payment, the contractual portion of the escrow payment **decreases**.

The escrow account has an overage of
\$81.11
The refund check is attached

Part 1 - Mortgage payment

New Payment

The new total payment will be **\$1,198.97**

	Previous payment through 06/01/2023 payment date	New payment beginning with the 07/01/2023 payment
Principal and/or interest	\$791.92	\$791.92
Escrow payment	\$413.39	\$407.05
Total payment amount	\$1,205.31	\$1,198.97

No action required

Starting **July 1, 2023** the new contractual payment amount will be **\$1,198.97**

See Page 2 for additional details.

WELLS
FARGO

HOME
MORTGAGE

Wells Fargo Home Mortgage
P.O. Box 10335
Des Moines, IA 50306-0335

WELLS FARGO BANK N.A.
WELLS FARGO BANK N.A.
ESCROW DISB CLRNG/936
889 oAV

Check Number
[Redacted]

17-0001
0910

Mo	Day	Year
05	14	23

VOID ** FOR DISPLAY ONLY ** VOID

For payment of escrow to mortgage

EIGHTY ONE AND 11/100 DOLLARS

Pay to the
order of

KRISTIN R RUHLMAN
1322 BANNISTER ST
YORK PA 17404-4909

Amount

\$81.11

Void if cashed within 180 days

William J. Burkert
Authorized signature

Part 2 - Payment calculations

For the past review period, the amount of the escrow items was \$2,388.04. For the coming year, we expect the amount paid from escrow to be \$4,884.51.

How was the escrow payment calculated?

To determine the escrow payment, we add the projected escrow items to be paid over the next 12 months. We base these projected amounts on any escrow items that may have been paid in the past and any future anticipated payments to be made. We then divide the amounts by 12 payments to determine the escrow amount.

The chart below includes any actual escrow disbursements as well as any shortage that may have been identified for the past three analysis periods up through the date of the analysis.

Escrow comparison

	01/22 - 12/22 (Actual)	03/22 - 02/23 (Actual)	11/22 - 05/23 (Actual)	07/23 - 06/24 (Projected)		# of months		New monthly escrow amount
Property taxes	\$2,886.26	\$2,886.26	\$846.19	\$2,886.26	÷	12	=	\$240.52
Property insurance	\$991.00	\$991.00	\$914.89	\$914.89	÷	12	=	\$76.24
Insurance refund	\$0.00	\$0.00	-\$5.00	\$0.00	÷	12	=	\$0.00
Total taxes and insurance	\$3,877.26	\$3,877.26	\$1,756.08	\$3,801.15	÷	12	=	\$316.77
Escrow shortage	\$11.49	\$0.00	\$79.72	\$0.00				
Mortgage insurance	\$1,094.22	\$1,090.60	\$631.96	\$1,083.36	÷	12	=	\$90.28
Total escrow	\$4,982.97	\$4,967.86	\$2,467.76	\$4,884.51				\$407.05

Projected escrow account activity over the next 12 months

To determine if there will be a shortage or overage in the account, we calculate whether the amount of the lowest projected escrow balance will be greater or less than the required minimum balance. This is determined by subtracting the required minimum balance from the lowest projected balance. If the outcome is positive, there is an overage. If it is negative, there is a shortage. The calculation is below:

Lowest projected escrow balance August, 2023		\$714.64	(Calculated in Part 3 - Escrow account projections table)
Minimum balance for the escrow account†	-	\$633.53	(Calculated as: \$316.77 X 2 months)
Escrow overage	=	\$81.11	

†The minimum balance includes a cash reserve to help cover any increase in taxes and/or insurance. To calculate the cash reserve for the escrow account, we add the yearly escrow payments, and divide by 12 (this amount does not include mortgage insurance). We take this amount and multiply it by 2 as allowed by state laws and/or the mortgage contract to determine the cash reserve.

ENDORSE HERE

DO NOT WRITE STAMP OR SIGN BELOW THIS LINE
RESERVED FOR FINANCIAL INSTITUTION USE ★

THE SECURITY FEATURES ON THIS DOCUMENT INCLUDE A MICROPRINT SECURITY BORDER AND SECURITY SCREEN. ABSENCE OF THESE FEATURES MAY INDICATE ALTERATION.

Part 3 - Escrow account projections

Escrow account projections from July, 2023 to June, 2024

Date	Payments to escrow	What we expect to pay out	Description	Projected escrow balance	Balance required in the account
Jun 2023			Starting balance	\$2,121.17	\$2,040.06
Jul 2023	\$407.05	\$90.28	FHA Insurance	\$2,437.94	\$2,356.83
Aug 2023	\$407.05	\$90.28	FHA Insurance	\$2,754.71	\$2,673.60
Aug 2023	\$0.00	\$2,040.07	WEST YORK AREA SD(5)	\$714.64	\$633.53
Sep 2023	\$407.05	\$90.28	FHA Insurance	\$1,031.41	\$950.30
Oct 2023	\$407.05	\$90.28	FHA Insurance	\$1,348.18	\$1,267.07
Nov 2023	\$407.05	\$90.28	FHA Insurance	\$1,664.95	\$1,583.84
Dec 2023	\$407.05	\$90.28	FHA Insurance	\$1,981.72	\$1,900.61
Jan 2024	\$407.05	\$90.28	FHA Insurance	\$2,298.49	\$2,217.38
Feb 2024	\$407.05	\$90.28	FHA Insurance	\$2,615.26	\$2,534.15
Mar 2024	\$407.05	\$90.28	FHA Insurance	\$2,932.03	\$2,850.92
Mar 2024	\$0.00	\$846.19	WEST MANCHESTER TWP (5)	\$2,085.84	\$2,004.73
Apr 2024	\$407.05	\$90.28	FHA Insurance	\$2,402.61	\$2,321.50
May 2024	\$407.05	\$90.28	FHA Insurance	\$2,719.38	\$2,638.27
May 2024	\$0.00	\$914.89	ALLSTATE INSURANCE	\$1,804.49	\$1,723.38
Jun 2024	\$407.05	\$90.28	FHA Insurance	\$2,121.26	\$2,040.15
Totals	\$4,884.60	\$4,884.51			

Part 4 - Escrow account history

Escrow account activity from November, 2022 to June, 2023

Date	Deposits to escrow			Payments from escrow			Description	Escrow balance		
	Actual	Projected	Difference	Actual	Projected	Difference		Actual	Projected	Difference
Nov 2022							Starting Balance	-\$15,796.89	\$1,292.37	-\$17,089.26
Nov 2022	\$378.89	\$413.39	-\$34.50	\$0.00	\$90.28	-\$90.28	FHA Insurance	-\$15,418.00	\$1,615.48	-\$17,033.48
Nov 2022	\$0.00	\$0.00	\$0.00	\$90.28	\$0.00	\$90.28	FHA Insurance	-\$15,508.28	\$1,615.48	-\$17,123.76
Dec 2022	\$378.89	\$413.39	-\$34.50	\$0.00	\$90.28	-\$90.28	FHA Insurance	-\$15,129.39	\$1,938.59	-\$17,067.98
Dec 2022	\$0.00	\$0.00	\$0.00	\$90.28	\$0.00	\$90.28	FHA Insurance	-\$15,219.67	\$1,938.59	-\$17,158.26
Jan 2023	\$0.00	\$413.39	-\$413.39	\$0.00	\$90.28	-\$90.28	FHA Insurance	-\$15,219.67	\$2,261.70	-\$17,481.37
Jan 2023	\$0.00	\$0.00	\$0.00	\$90.28	\$0.00	\$90.28	FHA Insurance	-\$15,309.95	\$2,261.70	-\$17,571.65
Feb 2023	\$0.00	\$413.39	-\$413.39	\$0.00	\$90.28	-\$90.28	FHA Insurance	-\$15,309.95	\$2,584.81	-\$17,894.76
Feb 2023	\$0.00	\$0.00	\$0.00	\$90.28	\$0.00	\$90.28	FHA Insurance	-\$15,400.23	\$2,584.81	-\$17,985.04
Mar 2023	\$0.00	\$413.39	-\$413.39	\$0.00	\$90.28	-\$90.28	FHA Insurance	-\$15,400.23	\$2,907.92	-\$18,308.15
Mar 2023	\$0.00	\$0.00	\$0.00	\$846.19	\$846.19	\$0.00	WEST MANCHESTER TWP (5)	-\$16,246.42	\$2,061.73	-\$18,308.15
Mar 2023	\$0.00	\$0.00	\$0.00	\$90.28	\$0.00	\$90.28	FHA Insurance	-\$16,336.70	\$2,061.73	-\$18,398.43
Apr 2023	\$18,398.43	\$413.39	\$17,985.04	\$0.00	\$90.28	-\$90.28	FHA Insurance	\$2,061.73	\$2,384.84	-\$323.11
Apr 2023	\$0.00	\$0.00	\$0.00	\$90.28	\$0.00	\$90.28	FHA Insurance	\$1,971.45	\$2,384.84	-\$413.39
May 2023	\$831.78	\$413.39	\$418.39	\$0.00	\$90.28	-\$90.28	FHA Insurance	\$2,803.23	\$2,707.95	\$95.28
May 2023	\$0.00	\$0.00	\$0.00	\$914.89	\$991.00	-\$76.11	ALLSTATE INSURANCE	\$1,888.34	\$1,716.95	\$171.39
May 2023	\$0.00	\$0.00	\$0.00	\$90.28	\$0.00	\$90.28	FHA Insurance	\$1,798.06	\$1,716.95	\$81.11
Jun 2023 (estimate)	\$413.39	\$413.39	\$0.00	\$90.28	\$90.28	\$0.00	FHA Insurance	\$2,121.17	\$2,040.06	\$81.11
Totals	\$20,401.38	\$3,307.12	\$17,094.26	\$2,483.32	\$2,559.43	-\$76.11				

